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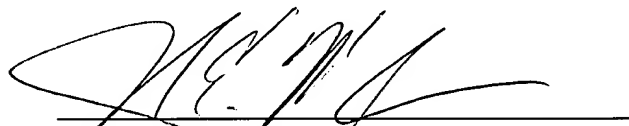
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REMARKS

Further to the paper transmitted on August 19, 2005, a potential competitor to the web site www.poweropt.com in searching for options and option strategies is www.optionsxpress.com.

Inclusion of information in this reply is not to be construed as an admission that this information is material as that term is defined in 37 C.F.R. §1.56(b). In accordance with §1.97(c), this paper is being filed after the period set forth in §1.97(b) but before the mailing date of either a Final Action under §1.113 or a Notice of Allowance under §1.311, or before an action that otherwise closes prosecution in the application. The fee of **\$180.00** as set forth in §1.17(p) is attached.

Date: November 7, 2005



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